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OBSERVATIONS

ON

CLERICAL FUNDS.

A LETTER

ADDRESSED TO THE

RIGHT REV. THE LORD BISHOP OF CHESTER

BY

THE REV. WILLIAM HALE HALE, M.A.

HIS LORDSHIP'S DOMESTIC CHAPLAIN,

AND PREACHER AT THE CHARTER HOUSE.

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OBSERVATIONS,

&c. &c.

My Lord Bishop,

Having been employed by your Lordship in examining the communications which have been made to you, from various quarters, on the subject of Clerical Funds,—in consequence of a suggestion contained in your Lordship's Primary Charge to the Clergy of the Diocese of Chester,—I beg leave to submit to you the following observations.

The objects, my Lord, of all funds formed by the fixed or precarious contributions of the members of any profession, appear to be these:

I. Relief to persons labouring under a temporary or permanent inability to pursue their ordinary occupation.

II. Assistance to persons under difficulties, whether arising from misfortune or the burthen of a numerous offspring.

III. Maintenance of Widows.

IV. Provision for Orphan Children.

Of these objects, the two last are almost exclusively attended to by the Clerical Societies now existing in different dioceses, very few of which afford any relief to aged or indigent Clergymen, and only in very special cases, by way of exception to their general rules; while the small sum bestowed upon such persons from the funds of the Clergy Corporation, is confined to a very limited number.

With respect to the provision made by these Societies for the Widows and Orphans of the Clergy, it varies in amount, not only in different dioceses, but in the same diocese, from year to year, according to the number of subscribers and of applicants: in all cases it is eleemosynary and precarious.

Many of the Societies thus alluded to have been a century in existence, and possess funded property acquired by legacy, or the small savings of a long course of years. In the instances which have come under my notice, I find that the Laity are subscribers to these institutions, in a proportion in some cases nearly equal*, and in others exceeding that of the Clergy; and yet I have no

* This is peculiarly the case in the Ewell and Southwark Deanery, the Suffolk and the Essex Clergy Charities, and in that established at Warrington, in the Diocese of Chester.

where heard of a diocese, in which complaints are not made of the scantiness of provision for the Widows of the Clergy, when left in distress; and I am almost certain, that there is not one in which the poor Curate, when thrown out of employ, or labouring under difficulties, is able to apply to any fund within the diocese, with the prospect of receiving more than temporary and inadequate relief. To lay the fault of this deficiency in the work of charity upon the Clergy, as a body, would be unjust: they may be chargeable with improvidence, but not with selfishness. The richer Clergy are not backward to contribute to these funds, and the poorer oftentimes bestow upon the needy members of their flock much more than would suffice to provide for their Widows, who are reduced, after their husbands' death, to subsist upon a pittance inferior to that which a very moderate annual payment would have secured.

I conceive it to be your Lordship's opinion, that if the Clergy can be induced to adopt some regular system, by which pensions may be secured to their Widows, the existing Societies will in great measure be relieved from the burthen of wholly maintaining Widows, and thereby be enabled to further the benevolent purposes of relieving poor superannuated Curates and In-

cumbents; of assisting in the education of their Children; and giving liberal apprentice fees to orphans and others.

That more should be done for the Widows of the Clergy than at present is done, every person is agreed. To the question, from what sources is this additional supply to be drawn? my answer is, from the Clergy themselves; and I trust that the succeeding observations, which I am aware are only the expression of your Lordship's sentiments, will abundantly prove to the Clergy at large this important truth; that prospectively it is and must be in the power of every Clergyman who marries, to provide some pension for his Widow; such a pension as, though small, will relieve him from the charge of entire carelessness about the future, and render any bounty which the Benevolent Societies may in special cases bestow, doubly valuable, as being not the Widow's only support, but an addition to that provision, which the kindness of her husband in his own lifetime had made for her, and which she claims as her right.

It is a fact, my Lord, which needs no concealment, that many eminent men in the Church, under a conviction that the present Benevolent Societies are utterly inadequate to meet the distresses of the Clergy, have been led to consider

whether the urgent necessity of the case would not justify the resorting to Parliament for an Act to compel* every man possessed of a certain ecclesiastical income, to contribute a certain portion of that income to a fund for the relief of the Widows and Children of the Clergy, as well as of the poorer members of the order.

But, my Lord, a very little discussion of the subject with several incumbents of benefices, served to convince me, that although the Church of Scotland had succeeded, through the influence of her General Assembly in 1743, in procuring an Act of Parliament, which compelled every person holding a benefice in Scotland, to contribute to a Widows' and Orphans' Fund, the difficulties which are opposed to the execution of such a plan in the English Church are insuperable, at least under existing circumstances; that a compulsory contribution to a fund for charitable objects would be an application of the poor laws to the Clerical profession, and in all probability would, like that system, be destructive of real charity, and prove a benefit to the careless and profligate, at the expense of the industrious and deserving.

* The papers of the late lamented Archdeacon Wollaston relating to this subject, have been unfortunately lost; but it is supposed that he had in view a compulsory contribution.

The example, however, of the Church of Scotland seems to be deserving of our imitation, not perhaps in making provision for Widows compulsory, but as it sanctions the principle that it is the duty of every Clergyman, however small may be his income, to expend some little portion of it, in securing to his Widow the certainty of not being left without any other resource than the compassion of the world.

When, however, it is contended that the entire destitution of a Widow is a calamity, against which it is, first, within the duty, and, secondly, (if the plan now about to be laid before your Lordship should be adopted,) within the power of every Clergyman to provide, I beg to be understood, as referring principally to those, who shall hereafter enter into the ministry of the Church. It can hardly be expected that the poor Clergy, who have been accustomed to expend the whole of their income in the maintenance and education of their families, should on a sudden be able to save sufficient, to make the required annual payments to the proposed fund; and therefore I trust, that so long as that order of persons exists, the Benevolent Societies will continue to supply to their Widows the bounties now bestowed.

But, my Lord, should this plan, the principle of which, I am happy to understand, receives your

full approbation, be once adopted, I feel persuaded that a strong moral compulsion will be felt by the body of the Clergy at large, to render effectual a measure, which appears calculated to increase the independence and comfort of the English Clergy. To secure for their Widows a provision, of which they cannot be deprived either by chance or the caprice of others, will be the peculiar feature and merit of such a fund: but when that has been effected, there will yet remain an ample field for the extended exertions of charity, through the medium of the present Voluntary Societies. Sickness, superannuation, the burthen of numerous children, the solitary condition of the orphan, and those calamities and visitations of Providence, which scatter the riches of the wealthy, and reduce the poor to absolute want, are all to be provided for; and in these cases, where should the poor Clergyman look for support, but to the charity of his more prosperous brethren, and to those benevolent Societies, into which, perhaps, before his own means had failed, he had thrown his annual mite, as into the treasury of the poor of the household of God. There ought to be, and I trust that, under proper system, there will be, such an extension of the present Societies, as shall enable them, when relieved from the burthen of entirely maintaining Widows, to communicate

to the poor Clergyman, under any circumstances of distress, some well-timed relief, administered in such a manner as shall prevent his feelings from being wounded, and at the same time secure the charity of the benevolent from misapplication and abuse.

Having thus detailed, in obedience to your Lordship's commands, those views on the subject of Clerical Funds in general, which your Lordship, had leisure permitted you, would have expressed far more clearly and concisely than myself, I proceed to give a brief outline of a plan which appears to me calculated to answer the objects above described, and which may be proposed with the greater confidence, as being borrowed from Societies, now in full action, and which have of late years been formed in more than one department of his Majesty's Military and Naval Service.

RULES

Proposed for adoption in forming Diocesan Societies for securing Annuities to Widows of Clergymen of the Established Church.

It is proposed—

I. That the Clergy of the Established Church, within the jurisdiction of one or more Dioceses*, do form themselves into a voluntary Association, under the sanction of the Bishop or the Bishops of the respective Dioceses, for the sole purpose of insuring Annuities for Life to their Widows.

Society to consist of the Clergy of one or more Dioceses.

II. That such Clergymen as are beneficed within the Diocese, or perform duty as Licensed Curates within the Diocese, or keep school therein under licence of the Bishop, or who have cure of souls in any peculiar or exempt jurisdiction within the Diocese, or who are members of the Cathedral

Who are qualified to be Members.

* How far it may be advisable, in the event of Societies of this nature being established in every Diocese, to effect an union of the whole in one Society, will be the subject of future consideration. It must be evident that the scheme, if good, must make more rapid progress by being first tried in a few Dioceses, than if it were proposed at once to all the Clergy of the two Provinces.

Church, whether Bachelors, Married, or Widowers, be eligible for admission as members of this Society.

Time allowed to persons now in the Diocese to declare consent.

III. At the first formation of the Society, a period of six months shall be allowed to all the Clergy of the Diocese to signify their refusal or compliance with the invitation to become members of this Society. But after this period of six months, no Clergyman who was officially connected with the Diocese at the date of the formation of the Society, shall be admitted without the consent of two-thirds of the members present at a General Meeting, nor without paying up such arrears, together with interest and compound interest, as would be due on the supposition that such person had been a member at the date of the formation of the Society.

Time hereafter to be allowed for this purpose

IV. Every Clergyman that shall be hereafter collated, instituted, licensed, or ordained within the Diocese, shall be made acquainted by the proper officer of the Society with its nature, and be invited to avail himself of its benefits: but if at the end of six months after the date of his being so collated, inducted, licensed, or ordained, he shall have neglected to signify his acceptance of the Society's proposal, he shall not be admitted a member unless in the manner and on the conditions prescribed in the preceding rule, and his payments shall be considered as due from the quarter-day preceding the date of his admission into the Diocese; but if such person suffer one whole year to elapse after his coming into the Diocese, without accepting the proposal of the Society, he shall be excluded.

V. The Society shall consist of seven classes of Subscribers*; and every member, on admission, shall signify in writing to what class of Subscribers he purposes to belong.

Number of Classes and amount of Annuities to Widows.

The Annuity to Widows of the 1st Class shall be 100*l.*
" " 2d Class " 75*l.*
" " 3d Class " 50*l.*
" " 4th Class " 40*l.*†
" " 5th Class " 25*l.*
" " 6th Class " 20*l.*†
" " 7th Class " 10*l.*

VI. The Annual Subscriptions and Marriage Fines payable by members of the Society, shall be as follows:

Table of payments to be made for Annuities.

Annuity to Widow.	Class.	Bachelor's Subscription Annually.			Fine on Marriage.			Married Member's Ann. Sub.		
		l.	*s.*	*d.*	*l.*	*s.*	*d.*	*l.*	*s.*	*d.*
100*l.*	I.	5	5	0	52	10	0	14	0	0
75*l.*	II.	3	18	9	39	7	6	10	10	0
50*l.*	III.	2	12	6	26	5	0	7	0	0
40*l.*	IV.	2	2	0	21	0	0	5	12	0
25*l.*	V.	1	6	3	13	2	6	3	10	0
20*l.*	VI.	1	1	0	10	10	0	2	16	0
10*l.*	VII.	0	10	6	5	5	0	1	8	0

* "Seven classes of Subscribers will be too many, unless there should be a sufficient number of each class to preserve it from being affected in any one year by slight deviations from the ordinary rate of mortality."—*Mr. Morgan's Opinion.*

† These classes might be omitted.

Table of payments on difference of age between husband and wife.

VII. If the age of the husband exceed the age of his wife more than five years, he shall pay, in addition to the Marriage Fine, in Rule VI., a fine for every year above the five years allowed, according to the following scale. If the husband be under

Class.	Years. 30			Years. 40			Years. 50			Years. 60			Years. 70		
	l.	*s.*	*d.*	*l.*	*s.*	*d.*	*l.*	*s.*	*d.*	*l.*	*s.*	*d.*	*l.*	*s.*	*d.*
I.	5	0	0	6	15	0	9	7	6	11	5	0	15	0	0
II.	3	15	0	5	1	3	7	0	8	8	8	9	11	5	0
III.	2	10	0	3	7	6	4	13	9	5	12	6	7	10	0
IV.	2	0	0	2	14	0	3	15	0	4	10	0	6	0	0
V.	1	5	0	1	13	9	2	6	11	2	16	3	3	15	0
VI.	1	0	0	1	7	0	1	17	6	2	5	0	3	0	0
VII.	0	10	0	0	13	6	0	18	9	1	2	6	1	10	0

When a Widow shall be entitled to her Annuity.

VIII. No Widow shall be entitled of right to an annuity, whose husband has not been a married member five years, and made six annual payments.*

Proviso for Bachelors marrying to increase Annuity.

IX. Any member having placed himself as a bachelor in any class, shall be allowed on his marriage the privilege of removing his name to a higher class, on paying the marriage fine and fine on disparity of age belonging to the higher class, together with the difference, including interest and compound interest, between the sums he has paid as a bachelor and the sums which he would have paid, supposing him to have been originally a member in the higher class.

* "Without this provision for the joint continuance of the lives, it would be necessary to adopt a scale of annual payments nearly one half greater."— *Mr. Morgan's Opinion.*

X. The same privilege shall be allowed to the married members of the Society, on the like terms as to payment, subject to the proviso in Rule VIII. Proviso for Married Members increasing Annuity.

XI. Every member admitted as a married man, shall pay his fines on marriage and on disparity, in addition to his first year's subscription as a married man. Fines to be in addition to first year's subscription.

XII. A member of the Society admitted as a bachelor, and afterwards marrying, having paid ten yearly subscriptions, shall be allowed a reduction of one half of the marriage fine of his class; and if he has paid twenty yearly subscriptions, he shall be admitted as a married member, without any marriage fine; but the annuity to his Widow shall be subject to Rule VIII., and the payments for disparity of age shall be as in Rule VII. Reduction of marriage fine under certain circumstances.

XIII. All payments on marriage shall be considered as due on the Midsummer or Christmas Day preceding such marriage. When payments on marriage shall become due.

XIV. Members of the Society becoming widowers, shall be liable to payments only as bachelors, from the Midsummer or Christmas Day subsequent to the death of their wives. Payments by Widowers.

XV. Widowers marrying again, shall pay the beforementioned fines, and resume their subscriptions as married men. Widowers marrying again.

Member marrying an Annuitant.

XVI. A member of this Society marrying an Annuitant, shall pay the marriage fines proportionate to his class, but shall be required to subscribe only as a bachelor.

Annuitants marrying, to lose pension during marriage.

XVII. Every Widow enjoying an annuity, and marrying again, shall forfeit such annuity during her marriage; but in case she survives her last husband, she is then entitled to her former pension during her widowhood.

Members marrying an Annuitant, to have an option to increase her pension to 100*l.*

XVIII. If a member of this Society marry an Annuitant whose pension is less than 100*l.*, he shall be allowed to subscribe for an addition to her pension, so that her whole pension may be 100*l.*, on the same terms as those he would be entitled to, if his wife were not already an Annuitant.

Payments to be made & Annuities receivable within the Diocese.

XIX. Members of this Society quitting the Diocese, shall take due precaution for the continuance of their annual payments; and in whatever Diocese a member happen to die, the Society holds itself responsible for the payment of the annuity to the Widow, at some one place within the Diocese in which the Society is established.

The foregoing particulars will suffice to point out the principles upon which it is suggested that the Clergy of the different dioceses may safely proceed. It remains only to consider whether these statements are founded on correct calculation; for I think it needless to repeat the arguments by which I have endeavoured to shew that such a fund is well calculated to remedy some of the worst evils incident to the Clerical profession.

As to the correctness of the scale of payments, here proposed by way of example, it will be deemed, I should hope, sufficient to state, that the plan now laid before your Lordship has been examined and approved by Wm. Morgan, Esq. the able and intelligent Actuary of the Equitable Insurance Office, and that the payments are in proportion nearly the same as those adopted under his express direction, by a Society established in 1820, for the benefit of Widows of Officers in the Medical Department of the Army, and which, in the formation of its plan, has availed itself of the experience of similar institutions, of many years' standing, in the Royal Artillery and Engineers. The talent and experience which have been called into action in these establishments, preclude all doubt as to their capability of meeting their engagements to bodies of persons, whose lives are exposed to dangers and casualties far more destructive than any that can possibly occur to the Clergy.

How far, my Lord, the plan here proposed, of which the most striking and also the most valuable feature is, the securing the co-operation of persons* not yet married, may meet the wishes of the Clergy, can only, before experiment made, be judged of by what has happened in similar cases: but we may fairly expect that, in the adoption of the proposed plan by the Clergy of the Church of England, feelings will be displayed as honourable and as remarkable as those which have distinguished the Clergy of Scotland, and the married and unmarried Officers in those departments of the Army which have been mentioned. In the year 1743, when the Widows' Fund was established in Scotland, which prospectively made it compulsory upon the beneficed Clergy of Scotland to subscribe to the Fund, only 146 Ministers out of 997 declined to enrol themselves amongst its members. The pensions originally insured to the Widows, varied, at the option of the Minister subscribing, from 10*l.* to 15*l.*, 20*l.*, and 25*l.*; and the fact which I am now about to state, I bring forward, to shew with

* Mr. Morgan has stated that, in order to secure the stability of the Fund, ~~three~~ one-fourth of the members should be unmarried. How far this ~~proposition~~ proportion will suit the condition of the Clergy, has not yet been ascertained. Should it be found to vary considerably, a different scale of payment must be adopted.

what readiness men avail themselves of the advantages offered by these funds, to the utmost of their means. By the Report made to the General Assembly, in 1824, it appeared, that of 332 Annuitants, only 6 were Widows whose husbands had subscribed for the lowest pension in the scale, 10*l.*, and only 54 for the second pension, 15*l.*; whilst 134 persons had subscribed for 20*l.* pension, and 137 for the highest pension, 25*l.* These are facts drawn from the Report of a Fund, to which the contribution is compulsory, the degree of it alone being optional. An equally encouraging result is shewn in the Report of the Voluntary Association for securing Pensions to the Widows of Officers in the Medical Department of the Army. The whole number of subscribers in March last, was 629: of these, 75 were married members, subscribing to receive 20*l.* pension for their Widows; whilst those who subscribed for the larger sum, 40*l.*, amounted to 184. Of members still unmarried, who had enrolled themselves in the class to receive the lowest pension, the number was 154, whilst that of the highest class was 216.

The Royal Artillery Marriage Society is an association perfectly voluntary amongst the officers of that corps; yet the number of subscribers amounted, in January 1826, to 605; and of these, 273 only were married, the remaining 332 being either bachelors or widowers.

I have but one observation more to make before I conclude, and that is, respecting the omission in the proposed Fund of any provision for Orphan Children, or Sisters, or Nominees, an omission which has been made on well-considered grounds.

In the first place it must be obvious, that much greater annual payments would be required to provide pensions for those three classes of persons, than are sufficient to secure pensions to Widows only. Secondly, A pension to a Widow who has children, is in some measure a provision for the children. Thirdly, Children really orphans are those very persons, who are of all others fittest objects of the care of the existing Benevolent Societies. And, lastly, One of the most eminent Ministers of the Church of Scotland, whose experience in every thing that relates to the Widows' and Orphans' Fund of that Church entitles his judgment to the greatest respect, has given a decided opinion, that whilst the payments of liberal pensions to Orphans is a heavy burthen upon the Fund, the relief afforded to such families is of so uncertain and precarious a nature as quite to defeat the expectations of good which might have been formed:* A remark, the justice of which every

* A confirmation of the truth of these observations is afforded by the provisions of the later Acts of Parliament for the establishment of Widows' Funds in Scotland. By the Act of 1743,

person will feel inclined to admit, who considers how difficult a thing it is for the friends of Orphans to lay out to their advantage such a sum as one or two hundred pounds, and how often small properties of children are frittered away or wastefully expended through the ignorance, inability, or carelessness of their guardians. Whatever is given to Orphans in the way of charity, is rarely misapplied, whilst the donors watch over the expenditure of their bounty; but that which Orphans receive as matter of right from a fund, it is feared will be

in the Fund for Widows and Orphans of Ministers of the Church of Scotland, amended by the Acts of 1749, 1779, and 1814, a sum equal to ten years' pension to the Widow is payable to children left orphans. In 1807, a similar Act was obtained, compelling the Burgh and Parochial Schoolmasters to become contributors to a Widows' and Orphans' Fund, in which certain provisions were made for children. But in 1813, when the College of Surgeons at Edinburgh obtained an Act to amend a previous Act of 1787, establishing a Widows' and Orphans' Fund, a clause was inserted in the new Act, expressly annulling that in the former Act, which directed that 100*l.* should be paid to a family of Orphans. And again, in 1813, in the Act for providing a Fund for Annuities to Widows of Members of the Incorporation of Bakers in Edinburgh, no provision is made for Children, except when an Annuitant marries again; in which case, 10*l.* is given to each of her Children until they attain fourteen years of age. It can hardly be conceived that, in the two Societies last mentioned, provision for Orphans should have been so deliberately avoided, had not some great practical inconvenience resulted from it.

generally employed, not so much to advance their future prospects in life, as to repay their friends for the charge of present maintenance. Upon this, however, there may be some difference of feeling and acting; yet all persons will agree in this grand principle, that true charity is economical as well as liberal, and that the proper channels of her bounty are those which convey it most directly to its objects, and with the least waste.

I cannot, my Lord, conclude this Letter without expressing my fervent hope that your Lordship may, ere long, witness the adoption of some plan which shall increase the comfort and independence of the poorer Clergy, nor without returning my thanks to your Lordship for allowing me the gratification of sharing in some small degree in that anxiety which you have manifested, for the relief of some of the most worthy, though, in point of wealth, most humble members of our holy Profession.

I have the honour to subscribe myself,
Your Lordship's faithful Servant
and Chaplain,
WILLIAM HALE HALE.

CHARTER HOUSE,
June, 1826.

R. Clay, Printer, Devonshire Street, Bishopsgate.